

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh Human-AI Collaboration, yang direpresentasikan oleh Chatbot AI dan Salesperson, serta Perceived Transparency terhadap Purchase Intention, dengan Trust sebagai variabel mediasi, pada calon jemaah Umroh di Kota Palembang. Penelitian ini menggunakan pendekatan kuantitatif dengan desain eksplanatori yang bersifat cross-sectional. Data dikumpulkan melalui kuesioner dengan skala semantik diferensial 1–10 dari 194 responden yang dipilih menggunakan teknik purposive sampling. Analisis data dilakukan secara hibrida dua tahap, yaitu Partial Least Squares–Structural Equation Modeling (PLS-SEM) untuk pengujian hipotesis dan Artificial Neural Network (ANN) untuk validasi non-linear. Hasil penelitian menunjukkan bahwa Chatbot AI, Salesperson, dan Perceived Transparency berpengaruh positif dan signifikan terhadap Trust, dengan Perceived Transparency sebagai prediktor paling dominan ($\beta = 0,467$), diikuti Salesperson ($\beta = 0,222$), dan Chatbot AI ($\beta = 0,180$). Trust terbukti memediasi secara penuh (full mediation) pengaruh ketiga variabel terhadap Purchase Intention, ditunjukkan oleh tidak signifikkannya pengaruh langsung Chatbot AI, Salesperson, dan Perceived Transparency terhadap Purchase Intention, sementara Trust berpengaruh signifikan dan paling kuat ($\beta = 0,579$). Hierarki temuan ini dikonfirmasi secara konsisten oleh analisis ANN. Penelitian ini menyarankan penerapan model kolaborasi berjenjang berbasis kepercayaan, di mana Chatbot AI berperan sebagai gerbang informasi awal, transparansi dan interaksi personal membangun kepercayaan, dan keputusan pembelian terbentuk setelah kepercayaan tercapai.

Kata Kunci: *Human-AI Collaboration, Trust, Purchase Intention, Transparansi, Umroh, SEM-ANN*

ABSTRACT

This study aims to analyze the influence of Human-AI Collaboration, represented by Chatbot AI and Salesperson, along with Perceived Transparency, on Purchase Intention, with Trust as a mediating variable, among prospective Umroh pilgrims in Palembang City. This study employs a quantitative approach with an explanatory, cross-sectional design. Data were collected through a questionnaire using a 1–10 semantic differential scale from 194 respondents selected through purposive sampling. Data were analyzed using a two-stage hybrid approach, namely Partial Least Squares–Structural Equation Modeling (PLS-SEM) for hypothesis testing and Artificial Neural Network (ANN) for non-linear validation. The results show that Chatbot AI, Salesperson, and Perceived Transparency have a positive and significant effect on Trust, with Perceived Transparency as the most dominant predictor ($\beta = 0.467$), followed by Salesperson ($\beta = 0.222$), and Chatbot AI ($\beta = 0.180$). Trust was found to fully mediate the effects of the three variables on Purchase Intention, as evidenced by the non-significant direct effects of all three variables on Purchase Intention, while Trust showed the strongest and most significant effect ($\beta = 0.579$). This hierarchy of findings was consistently confirmed by the ANN analysis. The study recommends a trust-centric staged collaboration model, in which Chatbot AI serves as an initial information gateway, transparency and personal interaction build trust, and purchase decisions are formed once trust has been established.

Keywords: Human-AI Collaboration, Trust, Purchase Intention, Transparency, Umroh, SEM-ANN